

<i>SERFF Tracking Number:</i>	<i>PRUD-125358420</i>	<i>State:</i>	<i>Arkansas</i>
<i>Filing Company:</i>	<i>The Prudential Insurance Company of America</i>	<i>State Tracking Number:</i>	<i>40512</i>
<i>Company Tracking Number:</i>	<i>IIGH-ILTCRATES-RB-AR</i>		
<i>TOI:</i>	<i>LTC03I Individual Long Term Care</i>	<i>Sub-TOI:</i>	<i>LTC03I.001 Qualified</i>
<i>Product Name:</i>	<i>Long Term Care Insurance-Individual</i>		
<i>Project Name/Number:</i>	<i>Affiliation Discount Filing - ILTC-3/1684</i>		

Filing at a Glance

Company: The Prudential Insurance Company of America

Product Name: Long Term Care Insurance- Individual SERFF Tr Num: PRUD-125358420 State: ArkansasLH

TOI: LTC03I Individual Long Term Care	SERFF Status: Closed	State Tr Num: 40512
Sub-TOI: LTC03I.001 Qualified	Co Tr Num: IIGH-ILTCRATES-RB-AR	State Status: Approved-Closed

Filing Type: Rate	Co Status: IIGH	Reviewer(s): Harris Shearer
	Author: Robin Bennis	Disposition Date: 11/12/2008
	Date Submitted: 10/09/2008	Disposition Status: Approved

Implementation Date Requested: On Approval Implementation Date:

State Filing Description:

General Information

Project Name: Affiliation Discount Filing - ILTC-3

Project Number: 1684

Requested Filing Mode:

Explanation for Combination/Other:

Submission Type: New Submission

Overall Rate Impact:

Filing Status Changed: 11/12/2008

State Status Changed: 11/12/2008

Corresponding Filing Tracking Number:

Filing Description:

Status of Filing in Domicile:

Date Approved in Domicile:

Domicile Status Comments:

Market Type:

Group Market Size:

Group Market Type:

Deemer Date:

We received approval from the Department of the Actuarial Memorandum in support of our Individual Long Term Care product offering as noted above. At this time, we wish to submit for your review an addendum to this Actuarial Memorandum. Prudential intends to introduce additional Affiliation Discounts. In addition to the 5% premium discount that we currently offer, we will add premium discounts of 8%, 10% and 12% for selected Affiliation Groups. The support for these discounts can be found in the enclosed Addendum, as certified by our Actuary.

SERFF Tracking Number: PRUD-125358420 State: Arkansas

Filing Company: The Prudential Insurance Company of America State Tracking Number: 40512

Company Tracking Number: IIGH-ILTCRATES-RB-AR

TOI: LTC03I Individual Long Term Care Sub-TOI: LTC03I.001 Qualified

Product Name: Long Term Care Insurance-Individual

Project Name/Number: Affiliation Discount Filing - ILTC-3/1684

Company and Contact

Filing Contact Information

Karen Smyth, Assistant Secretary karen.smyth@prudential.com
 2101 Welsh Road (215) 658-6279 [Phone]
 Dresher, PA 19025 (888) 294-6332[FAX]

Filing Company Information

The Prudential Insurance Company of America	CoCode: 68241	State of Domicile: New Jersey
751 Broad Street	Group Code: 304	Company Type: Life
Newark, NJ 07102-3777	Group Name:	State ID Number:
(973) 802-6000 ext. [Phone]	FEIN Number: 22-1211670	

Filing Fees

Fee Required? Yes

Fee Amount: \$50.00

Retaliatory? No

Fee Explanation:

Per Company: No

COMPANY	AMOUNT	DATE PROCESSED	TRANSACTION #
The Prudential Insurance Company of America	\$50.00	10/09/2008	23083382

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Correspondence Summary

Dispositions

Status	Created By	Created On	Date Submitted
Approved	Harris Shearer	11/12/2008	11/12/2008

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Disposition

Disposition Date: 11/12/2008

Implementation Date:

Status: Approved

Comment:

Rate data does NOT apply to filing.

SERFF Tracking Number:	PRUD-125358420	State:	Arkansas
Filing Company:	The Prudential Insurance Company of America	State Tracking Number:	40512
Company Tracking Number:	IIGH-ILTCRATES-RB-AR		
TOI:	LTC03I Individual Long Term Care	Sub-TOI:	LTC03I.001 Qualified
Product Name:	Long Term Care Insurance-Individual		
Project Name/Number:	Affiliation Discount Filing - ILTC-3/1684		

Item Type	Item Name	Item Status	Public Access
Supporting Document	Health - Actuarial Justification		No
Supporting Document	Cover Letter		Yes
Rate	Affiliation Discount Filing		Yes

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Rate Information

Rate data does NOT apply to filing.

SERFF Tracking Number:	PRUD-125358420	State:	Arkansas
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Company Tracking Number:	IIGH-ILTCRATES-RB-AR		
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Rate/Rule Schedule

Review Status:	Document Name:	Affected Form Numbers: (Separated with commas)	Rate Action:*	Rate ActionInformation:	Attachments
	Affiliation Discount Filing	GRP 113096, et al	New		AR - Addendum to Actuarial Memorandum2.pdf

**Addendum to Actuarial Memorandum
for The Prudential Insurance Company of America
Individual Long Term Care Insurance Policy
for form number GRP 113096**

This is an amendment to the Actuarial Memorandum for Prudential's Individual Long Term Care Insurance Policy.

Prudential is introducing additional Affiliation Discounts. In addition to the 5% premium discount that we currently offer, we will add premium discounts of 8%, 10% and 12% for selected Affiliation Groups. The premium discounts will be offset by reductions in commissions.

These Affiliation Discounts will apply when a relationship exists among a group of insureds (e.g. partners in a limited partnership, members of an association or organization, clients of an organization, etc.).

The rating adjustment factors for discounts should be revised as shown below.

ADJUSTMENT FACTORS - DISCOUNTS							
Partner Status	Partner Discount in Combination with						
		Employer Sponsored Program Discount I	Employer Sponsored Program Discount II	Affiliation Program Discount I	Affiliation Program Discount II	Affiliation Program Discount III	Affiliation Program Discount IV
Single Partner	0.850	0.800	0.750	0.800	0.770	0.750	0.730
Joint Partner	0.700	0.650	0.600	0.650	0.620	0.600	0.580
Single (No Partner)	1.000	0.950	0.900	0.950	0.920	0.900	0.880

The addition of these new affiliation discounts increases our anticipated loss ratio expectations. If applicable, the rate stability expectations described in the original actuarial memorandum are unchanged.



Keith Burns ASA, MAAA
Director, Actuarial
October 9, 2008

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Supporting Document Schedules

	Review Status:	
Satisfied -Name:	Cover Letter	10/09/2008
Comments:		
Attachment:		
AR ReSubmission LTR2.pdf		

October 9, 2008

The Honorable Glenn Wilson
Commissioner of Insurance
Minnesota Department of Insurance
85 7th Place East, Suite 500
St. Paul, MN 55101-2198

Re: NAIC #304-68241 – The Prudential Insurance Company of America
Actuarial Memorandum Addendum for
Individual Long Term Care Insurance Product
Form Number: GRP 113096, et al
Previously Approved by the Department on April 14, 2005

Dear Commissioner Wilson:

We received approval from the Department of the Actuarial Memorandum in support of our Individual Long Term Care product offering as noted above. At this time, we wish to submit for your review a revised Actuarial Memorandum. Prudential intends to introduce additional Affiliation Discounts. In addition to the 5% premium discount that we currently offer, we will add premium discounts of 8%, 10% and 12% for selected Affiliation Groups. The support for these discounts can be found in the enclosed Actuarial Memorandum, as certified by our Actuary.

The \$50.00 filing fee has been submitted via EFT.

If you require further information or have any questions, please contact my associate:

Robin A. Benns, Sr. Regulatory Contract Associate
2101 Welsh Road
Dresher, PA 19025

Tel: (215) 658-6228 Fax: (888) 294-6332

robin.benns@prudential.com

Very truly yours,



Karen L. Smyth
Assistant Secretary

Enclosure

